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April 11, 2002

 Commissioner for Patents
Washington, D.C. 20231

 Attn: Art Unit 2876
Patent Examiner Jared J. Fureman

Re: **Application Serial No.:** 09/408,858
Confirmation No.: 4536
Applicants: J. Richard Hanna, et al.
Title: Automated Merchant Banking Apparatus and Method
Docket No.: D-1116R1

Sir:

Please find enclosed Applicant's Response to the Office Action dated January 30, 2002 for filing in the above identified Application.

Nine additional total claims are presented herein. Please charge the fees associated with the submission of nine (9) claims in excess of twenty claims (\$162) and any other fee due to deposit account 09-0428.

Very truly yours,

 Ralph E. Jocke
Reg. No. 31,029
CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 this 11th day of April 2002.

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